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PTO/SB/08A (10-01)

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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO		Complete if Known	
		Application Number	09/476,385
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Filing Date	12/30/1999
		First Named Inventor	Henry T. Tsuei, et. al.
		Art Unit	3624
		Examiner Name	Akers, Geoffrey R.
		Attorney Docket Number	4960-29720
Sheet	1	of	3

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. 1	Document Number Number - Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,220,501	06-15-1993	Lawlor, et. al.	
		US- 5,555,496	09-10-1996	Tackbary, et. al.	
		US- 5,629,982	05-13-1997	Micali, Silvio	
		US- 5,699,528	12-16-1997	Hogan	
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		US- 5,826,241	10-20-1998	Stein, et. al.	
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		US- 6,175,823	01-16-2001	Van Dusen	
		US- 6,202,054	03-13-2001	Lawlor, et. al.	

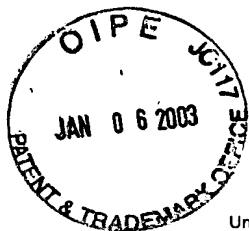
FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. 1	Foreign Patent Document Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		WO 98/49644	11-5-1998	Ariba Technologies	
		EP 0 745 961 A3	07-15-1998	AT&T Corp.	
		EP 0 745 961 A2	04-12-1996	AT&T IPM Corp.	
		WO 99/22291	05-06-1999	GE Capital	
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		EP 1 077 436 A2	02-21-2001	Pinell	
		WO 00/79452 A2	12/28/2000	Hutchison, et. al.	

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		Filing Date	12/30/1999
		First Named Inventor	Henry T. Tsuei, et. al.
		Art Unit	3624
		Examiner Name	Akers, Geoffrey R.
Sheet	2	of	3
		Attorney Docket Number	4960-29720

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		Number - Kind Code ² (if known)			
		US- 6,246,996	06-12-2001	Stein, et. al.	
		US- 6,292,789	09-18-2001	Schutzer, Daniel	
		US- 6,317,745	11-13-2001	Thomas, et. al.	
		US- 2002/0023055	02-21-2002	Antognini, et al.	
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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
		WO 01/04816 A1	01/18/2001	Elder		

Examiner Signature		Date Considered	3/26/03
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	09/476.385		
		Filing Date	12/30/1999		
		First Named Inventor	Henry T. Tsuei, et. al.		
		Group Art Unit	3624		
		Examiner Name	Akers, Geoffrey R.		
Sheet	3	of	3	Attorney Docket Number	4960-29720

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
	1	dotBANK; "The way to send and receive money on the Internet;" retrieved from the Internet on 02/07/2000 at http://www.dotbank.com/ ; Pages 1-7.	
	2	AmeriNet, Inc.: "The Best Idea in Payment Systems Since the Credit Card;" retrieved from the Internet on 02/07/2000 at http://www.devit-it.com/ ; Pages 1-8.	
	3	TransPoint: "The Way to Pay Online the Service;" retrieved from the Internet on 02/10/2000 at http://www.transpoint.com/service_questions.asp ; Pages 1-12.	
	4	Intell-A-Check! "The Way to get Paid;" retrieved from the Internet on 02/07/2000 at http://www.icheck.com/ ; Pages 1-7.	
	5	TeleCheck; "Making Checks our Responsibility;" retrieved from the Internet on 02/07/2000 at http://www.telecheck.com/home/home.html ; Pages 1-8.	

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